

I sat at our little, round dinner table with my father to my left and my mother straight across from me. They were both resolutely shaking their heads. They did not understand. I did not just want a cell phone; I needed one. I explained this to them, imploring them again to reconsider. They stood firm. Frustrated, I opened my mouth to argue my point further, but before I could utter a word, my father put down his fork, gave me a stern look, and voiced the final refusal. They both agreed that I should wait until I was a senior and closer to entering college. Then they would buy me a cell phone. They said that I was not ready for one yet and that I did not really need one yet either. Knowing that their minds were made up, I sullenly finished my dinner in silence, resigned to my fate.

Yet, as the days went by, it became increasingly clearer to me that I could no longer live without a cell phone. I watched my friends trading numbers and remarking on whose phone had the nicest cover. Every morning at school, I stared at the television screen as Channel 1 broadcasting gave away a three month prepaid cell phone to some lucky high school student for airing his or her comments. Every night I watched movies that showed teenagers younger than I was chatting happily away on their portable phones. I saw cell phones on commercials, in magazines, and in my favorite celebrity's hands. When I went shopping on the weekends, I even saw purses and backpacks that had a cell phone holder attached to them. I simply had to get myself a cell phone.

Therefore, I saved up my money. After seeing how determined I was, my parents reluctantly agreed to allow me to get one. Sooner than I had planned, I was the very proud owner of a brand new cell phone. I had bought the kind that had the flip cover to protect the keys, and I got it on sale. With my extra money, I bought a hot pink case to put it in. I had

planned on saving up more money before buying my phone, but when I spotted this one on sale, I could not resist. It seemed like such a good bargain. I could hardly believe my luck.

For a while, I was happy with my purchase. All of my friends exclaimed over how cute my phone was and declared me the luckiest person in the world for getting it at such a bargain. The cell phone patch on my purse was no longer empty. I then was like the people on TV and in magazines. I had finally gotten what I had wanted.

Yet, the glamour began to fade over time. It was no longer exciting to talk on my phone everywhere I went. Some days I would leave the little pouch on my purse empty. Having to pay a bill every month certainly was no picnic either. Grudgingly, I had to admit that I regretted my purchase and that, once again, my parents had carried out their annoying tendency to always be right, and that, once again, I was wrong.

It hadn't been necessary at the time. I could just as easily have talked to my friends on my home phone like I had been doing all my life. I would have been better off to be patient and let my parents buy me one for practical purposes, such as keeping in contact with my family while in college. If I would have done that, I would not have wasted so much money and had such high opportunity costs. I could have bought so many other items with the money I spent on my cell phone. I could have even saved all that money for college. Moreover, I could have done so many more productive things with the time that I wasted talking.

I invested a lot of money in my cell phone, in both the short term and the long term. Not only did I have to purchase the phone and accessories, I had to pay every month to keep it activated. Over time that money adds up to large sums. As a result, I have realized that short term and long term money management go together. A rule in business etiquette states that salt and pepper shakers are always passed together, even if a person only asks for one of the two.

The two shakers must always stay together. Short and long term money management follows the same principal. One affects the other. I may purchase something and think that I'm only affecting myself at that time, but that is not so. If money is spent on a good or service, it is no longer available to spend at that time or at a later time. Money is especially lost in both terms if a significant item such as a cell phone that requires monthly payments is bought. Consequently, if money is managed poorly in the short term, it will be likewise in the long term. If it is managed wisely in the short term, it will be like so in the long term.

Through owning a cell phone, I have learned many things. First, I have learned to let my reason rule, not my emotion. I should not buy things because of peer pressure or flashy ad campaigns. I should think of my own interests and needs instead of buying something just because everybody else has it.

Second, I have learned the consequences of impulsive buying. Just because an item is on sale does not mean that it is a bargain. I unnecessarily spent a great amount of money just because I had to have a cell phone at that moment.

Last, I have learned a great deal about responsibility. I should not rush into significant purchases. Instead, I should act maturely and think of the pros and cons of the situation before making a decision. I should also acknowledge the results of my decisions and strive to manage my money more efficiently.

Impulsively buying a cell phone has taught me much and helped me to become a more aware and resourceful consumer.